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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/044,225	01/11/2002	Joseph F. Keller	2396	8990

7590 10/18/2007

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EXAMINER	
TINKLER, MURIEL S	

ART UNIT	PAPER NUMBER
3691	

MAIL DATE	DELIVERY MODE
10/18/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/044,225	KELLER ET AL.	
	Examiner	Art Unit	
	Muriel Tinkler	3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 30 July 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-18 is/are pending in the application.
- 4a) Of the above claim(s) 9-18 is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-8 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☒ Claim(s) 9-18 are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date <u>11/13/2002</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

This application has been reviewed. Claims 1-18 are pending. Claims 1-8 have been elected and reviewed. The rejection(s) are as stated below.

Election/Restrictions

1. Applicant's election without traverse of claims 1-8 in the reply filed on July 30, 2007 is acknowledged.

Claim Rejections - 35 USC § 112

2. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

3. Claims 2-8 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

4. Claims 2-8 recites the limitation "A mailer sheet" in line 1. There is insufficient antecedent basis for this limitation in the claim. The claims should read "The mailer sheet" instead of "A mailer sheet". The claims as written, creates a problem that when read makes it unclear if the Applicant is referring to the same mailer sheet of claim 1 or a different mailer sheet using the same steps as claim 1. Appropriate correction to claims 2-8 is required. The Examiner will proceed to review claims 2-8, assuming that the Applicant refers to the same mailer sheet of claim 1.

Claim Rejections - 35 USC § 102

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

6. Claims 1, 2 and 4-8 are rejected under 35 U.S.C. 102(b) as being anticipated by Olson et al. (US 5,667,134), hereafter referred to as Olson.

7. Claim 1 discusses a mailer sheet comprising first and second opposite sides, each said side divided into first and second sections by a line of reduced strength allowing folding along said reduced strength line and allowing selective detachment of one section from the other; said mailer sheet including: a) a primary addressee region on said first side, first section; b) a secondary addressee region on said second side, second section; c) a signature region on said first side, second section; and d) text on said mailer sheet describing that a signature placed in said signature region constitutes authorization to withdraw a described fee from a described account. See Olson, figures 1 & 2.

8. Claim 2 discusses a mailer sheet according to claim 1, further comprising a unique identifier associated with a record stored in a database. See the rejection of claim 1 above. See also Olsen, element 36.

9. Claim 4 discusses a mailer sheet according to claim 1, wherein said mailer sheet is sized such that when folded along said line of reduced strength, and complies with US Postal regulations for double postcard. See the rejection of claim 1 above. See also Olson, column 1 (lines 8-19).

10. Claims 5 and 6 discuss a mailer sheet according to claim 1, wherein said first and second sections are each 4.25 inches by 6 inches. See the rejection of claim 1 above. See also Olson, column 2 (lines 35-67) and figures 1 & 2.

11. Claim 7 discusses a mailer sheet according to claim 1 of card stock material. See the rejection of claim 1 above. See also Olson, column 4 (lines 2-19).

12. Claim 8 discusses a mailer sheet according to claim 1, wherein said line of reduced strength is a perforated line. See the rejection of claim 1 above. See also Olson, Abstract.

Claim Rejections - 35 USC § 103

13. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

14. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

15. Claim 3 is rejected under 35 U.S.C. 103(a) as being unpatentable over Olson as applied to claim 1 above, and further in view of Bellinger et al. (US 5,870,725), hereafter referred to as Bellinger.

16. Claim 3 discusses a mailer sheet according to claim 1, further comprising a miniature image of a previously written, processed, and returned negotiable instrument. See the rejection of claim 1 above. Olson discloses the information in claim 1. Olson does not disclose displaying an image of a previously written, processed, and returned negotiable instrument. Bellinger teaches this in column 14 (lines 42-65). Therefore, it would have been obvious to a person having ordinary skill in the art at the time the invention was made to modify Olson to include an image of a processes check because it provides a receipt to the user verifying that funds have been processed accurately.

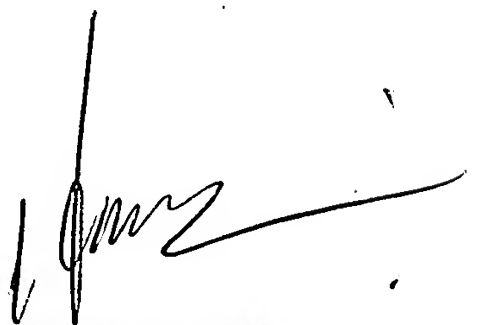
Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Muriel Tinkler whose telephone number is (571)272-7976. The examiner can normally be reached on Monday through Friday from 7:30 AM until 4 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571)272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

MT
October 10, 2007



HANI M. KAZIMI
PRIMARY EXAMINER